



PATENT
17207-00004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Samra et al. :
Serial No.: 09/474,974 : Art Unit: 3623
Filed: December 29, 1999 : Examiner: Beth Van Doren
For: METHODS AND SYSTEMS :
FOR TARGETING MARKETS :
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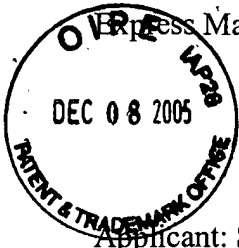
I certify that the documents listed below:

- Issue Fee Transmittal (1 pg., in duplicate)
- Comments of Statement of Reasons for Allowance (2 pgs.)
- Formal Drawings Transmittal (1 pg., in duplicate)
- Nine (9) Sheets of Replacement Formal Drawings
- Certificate of Express Mail (1 pg.)
- Return Post Card

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Respectfully submitted,

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COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

Sir:

The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated November 4, 2005.

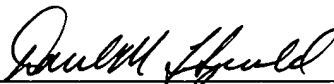
Applicants respectfully disagree with the Examiner's Statement of Reasons for Allowance because such statement may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application. The Examiner recites in the Reasons for Allowance what she believes is taught by references: "Customers go live with Oracle Applications Release 11th" from PR Newswire; Honarvar U.S. Patent No. 6,321,206; Building Data Mining Applications for CRM; Thearling U.S. Patent No. 6,240,411; and Strategic Database Marketing by Jackson et al. Applicants respectfully submit that Applicants do not necessarily agree with what the Examiner has recited as to what is taught by these references. Rather, Applicants believe the record as a whole should be considered.

The Examiner further notes in the Reasons for Allowance that none of the prior art of record, taken individually or in an combination, teach "risk models and marketing models, the marketing models including a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model, as well as a targeting engine that determines the sequential

order to define a target group with a determined initial customer group that includes a list of customers satisfying each of the combined models and rank ordered by projected profitability.” While Applicants believe that the claims are allowable, Applicants do not acquiesce that patentability resides in these features recited in the Reasons for Allowance. Rather, Applicants respectfully submit that the claims are allowable because the independent claims recite the above-noted recitation in combination with other recitations included in the independent claims.

Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully submitted,



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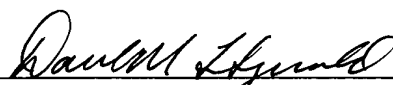
TRANSMITTAL OF FORMAL DRAWINGS

Mail Stop: Issue Fee
Attention: Official Draftsman
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed are Nine (9) Replacement Sheets of Formal Drawings for the above-identified patent application. No new matter has been added.

Respectfully submitted,



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